

Information to identify the case:		
Debtor 1	Gregg H. Jones Jr.	Social Security number or ITIN xxx-xx-5791
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Martha R. Holley-Jones	Social Security number or ITIN xxx-xx-2703
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-23425-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregg H. Jones Jr.

Martha R. Holley-Jones

12/29/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gregg H. Jones, Jr.
Martha R. Holley-Jones
Debtor(s)

Case No. 15-23425-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 29, 2020

User: nsha
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Gregg H. Jones, Jr., Martha R. Holley-Jones, 302 Forest Edge Ct., Wexford, PA 15090-9587
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Adams Ridge Homeowners Association, c/o Lisa M. Burkhart, BRANDT, MILNES & REA, 310 Grant Street, Suite 1109, Pittsburgh, PA 15219-2227
r	+ Joanne M Watterson, Keller Williams Realty, 204 White Oak Place, Mars, PA 16046-3946
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
14121232	#+ Bernie Jones, 204 White Oak Place, Mars, PA 16046-3946
14121235	+ Cranberry Property, PO Box 2225, Cranberry Twp, PA 16066-1225
14121240	+ Global Vacation Network, 5320 College Blvd., Leawood, KS 66211-1621
14142027	+ MTGLQ Investors, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14166498	+ Magee-Womens Hospital of UPMC, 6681 Country Club Drive, Golden Valley MN 55427-4601
14121243	+ Mars Evans City Storage, 1170 Mars Evans City Rd., Mars, PA 16046-2216
14121244	+ Northwest Bank, 507 Prudential Road, Horsham, PA 19044-2308
14175443	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14121245	+ Professional Account Management, 633 W. Wisconsin Avenue, Milwaukee, WI 53203-1920
14108507	+ Rushmore Service Center, P.O. Box 5508, Sioux Falls, SD 57117-5508
14121247	+ Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14902230	+ U.S. Bank National Associations, ET AT ..., PO BOX 742334, Los Angeles, CA 90074-2334
14166478	+ UPMC Passavant, 6681 Country Club Drive, Golden Valley MN 55427-4601
14166482	+ UPMC Presbyterian Shadyside Hospital, 6681 Country Club Drive, Golden Valley MN 55427-4601
14421437	+ Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 30 2020 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2020 01:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 30 2020 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		

District/off: 0315-2

User: nsha

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		Dec 30 2020 01:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM		
		Dec 30 2020 05:43:00	Capital One Auto Finance c/o Ascension Capital Gro, 4515 N Santa Fe Ave. Dept. APS, Oklahoma, OK 73118-7901
14114939	EDI: PHINAMERI.COM		
		Dec 30 2020 05:43:00	AmeriCredit Financial Services, Inc., PO Box 183853, Arlington TX 76096
14963831	EDI: PHINAMERI.COM		
		Dec 30 2020 05:43:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14121229	EDI: PHINAMERI.COM		
		Dec 30 2020 05:43:00	Americredit Financial Services, Inc., d/b/a GM Financial, PO Box 183853, Arlington, TX 76096
14137754	+ EDI: PHINAMERI.COM		
		Dec 30 2020 05:43:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14121231	+ EDI: HFC.COM		
		Dec 30 2020 05:43:00	Beneficial, PO Box 4153, Carol Stream, IL 60197-4153
14115142	+ EDI: HFC.COM		
		Dec 30 2020 05:43:00	Beneficial Consumer Discount Company (See B10), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14121233	+ EDI: CAPONEAUTO.COM		
		Dec 30 2020 05:43:00	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
14148816	+ EDI: AIS.COM		
		Dec 30 2020 05:43:00	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14121234	+ EDI: CAPITALONE.COM		
		Dec 30 2020 05:43:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14133611	EDI: CAPITALONE.COM		
		Dec 30 2020 05:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14121236	+ EDI: CCUSA.COM		
		Dec 30 2020 05:43:00	Credit Collections USA, 256 Greenbag Road, Suite 1, Morgantown, WV 26501-7158
14121237	Email/Text: bdsupport@creditmanagementcompany.com		
		Dec 30 2020 02:00:00	Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
14121238	Email/PDF: creditonebknofications@resurgent.com		
		Dec 30 2020 02:29:52	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14121239	+ EDI: NAVIENTFKASMDOE.COM		
		Dec 30 2020 05:43:00	Dept of Ed/Sallie Mae, PO Box 9635, Wilkes Barre, PA 18773-9635
14121242	+ EDI: HFC.COM		
		Dec 30 2020 05:43:00	HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188
14173811	Email/PDF: resurgentbknofications@resurgent.com		
		Dec 30 2020 02:24:37	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14162165	EDI: NAVIENTFKASMSERV.COM		
		Dec 30 2020 05:43:00	Navient Solutions Inc. on behalf of, Department of Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MTGLQ Investors, LP

District/off: 0315-2

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cr		U.S. BANK NATIONAL ASSOCIATION, ET SEQ.
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14121246	*+	Rushmore Service Center, P.O. Box 5508, Sioux Falls, SD 57117-5508
14166499	*+	UPMC Passavant, 6681 Country Club Drive, Golden Valley MN 55427-4601
14121230	##	Beneficial, PO Box 1231, Brandon, FL 33509-1231
14121241	##+	HSBC Bank, PO Box 1231, Brandon, FL 33509-1231

TOTAL: 2 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor MTGLQ Investors LP andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor MTGLQ Investors LP bnicholas@kmlawgroup.com
Harry B. Reese	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET SEQ. bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor MTGLQ Investors LP bankruptcy@powerskirm.com
Lisa M. Burkhart	on behalf of Creditor Adams Ridge Homeowners Association lburkhart@bmr-law.com fjug@bmr-law.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Joint Debtor Martha R. Holley-Jones mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Debtor Gregg H. Jones Jr. mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

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